

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

1st Quarter, Calendar Year 2025

SINGLE PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
	No. of Transactions	Estimated Total Amt Advanced	Average Amount Advanced	Fee per Transaction	Original Term per Transaction	% of Consumers Who Refinanced	Avg No. of Refinances per Consumer	No. Filed Quarterly Reports	No. Reporting Activity
	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,166	\$122,739	\$451	\$28.20	18	54.88%	2.23	45	8
Beaumont-Port Arthur	461	\$34,585	\$398	\$31.22	33	52.70%	2.00	23	6
Brownsville-Harlingen ²	*	*	*	*	*	*	*	*	*
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	*	*	*	*	*	*	*	*	*
Dallas-Plano-Irving (Metropolitan Division)	35,443	\$11,926,845	\$608	\$26.05	17	30.93%	1.88	166	18
El Paso ²	*	*	*	*	*	*	*	*	*
Fort Worth-Arlington (Metropolitan Division)	1,432	\$108,469	\$383	\$27.76	18	49.11%	2.27	109	10
Houston-Sugar Land-Baytown	2,849	\$376,717	\$462	\$17.59	16	39.82%	2.01	229	20
Killeen-Temple-Fort Hood ²	*	*	*	*	*	*	*	*	*
Laredo ²	*	*	*	*	*	*	*	*	*
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	463	\$41,372	\$418	\$43.31	36	31.40%	1.67	48	7
San Antonio-New Braunfels	356	\$44,908	\$416	\$29.19	24	26.09%	1.92	87	6
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	16,491	\$1,234,127	\$379	\$29.58	21	49.17%	2.06	224	82
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	62,801	14,656,216						1,137	176

¹Does not include additional cash advanced on refinances.

²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

1st Quarter, Calendar Year 2025

INSTALLMENT PAYMENT - DEFERRED PRESENTMENT (PAYDAY)

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
	No. of Transactions	Estimated Total Amt Advanced	Average Amount Advanced	Fee per Transaction	Original Term per Transaction	% of Consumers Who Refinanced	Avg No. of Refinances per Consumer	No. Filed Quarterly Reports	No. Reporting Activity
	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	2,322	\$1,166,151	\$723	\$150.40	141	3.91%	1.20	45	15
Beaumont-Port Arthur	578	\$248,464	\$769	\$140.74	169	3.16%	1.00	23	8
Brownsville-Harlingen	865	\$315,945	\$593	\$167.43	162	1.31%	1.33	24	5
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi ²	445	\$185,298	\$448	\$223.53	168	0.00%	#DIV/0!	25	2
Dallas-Plano-Irving (Metropolitan Division)	74,318	\$33,268,583	\$707	\$220.48	166	0.57%	1.08	166	34
El Paso	868	\$187,830	\$444	\$195.04	176	11.82%	1.17	42	7
Fort Worth-Arlington (Metropolitan Division)	7,955	\$4,119,451	\$559	\$246.60	170	0.68%	1.11	109	23
Houston-Sugar Land-Baytown	45,830	\$20,793,328	\$653	\$247.46	169	11.67%	2.25	229	40
Killeen-Temple-Fort Hood ²	*	*	*	*	*	*	*	*	*
Laredo	872	\$342,757	\$694	\$162.29	169	0.72%	1.00	17	5
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,282	\$618,335	\$784	\$155.48	167	2.37%	1.59	48	10
San Antonio-New Braunfels	3,880	\$1,474,730	\$544	\$194.38	168	3.43%	1.10	87	23
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	9,532	\$2,785,947	\$528	\$121.22	138	9.15%	1.29	224	86
Out-of-State	234,474	\$119,353,662	\$563	\$80.84	127	2.32%	1.14	49	32
Totals	384,396	185,204,237						1,137	299

¹Does not include additional cash advanced on refinances.
²Less than five locations reporting activity. Data was not provided to protect confidentiality of reporting CAB(s).

CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

1st Quarter, Calendar Year 2025

SINGLE PAYMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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	All Loans & Refinances Item# 10F	Item # 2 X Item #6 ¹	Consumer Proceeds Item #6	\$ per \$100 loaned Item #10B	Item #10D (Expressed in Days)	Item #4 / Item #1	Item #3 / Item #4		
Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	6,530	\$3,095,756	\$1,543	\$18.75	30	32.72%	1.51	45	17
Beaumont-Port Arthur	465	\$496,287	\$1,772	\$18.71	30	48.04%	1.45	23	9
Brownsville-Harlingen	682	\$603,046	\$1,743	\$19.35	30	39.92%	1.47	24	10
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	612	\$475,414	\$1,585	\$18.75	30	39.90%	1.36	25	6
Dallas-Plano-Irving (Metropolitan Division)	25,341	\$14,281,381	\$1,736	\$19.37	31	45.72%	1.37	166	72
El Paso	3,327	\$1,438,230	\$1,653	\$17.46	30	28.21%	1.49	42	9
Fort Worth-Arlington (Metropolitan Division)	8,396	\$4,369,309	\$1,698	\$18.16	30	43.16%	1.49	109	35
Houston-Sugar Land-Baytown	10,486	\$12,203,735	\$2,052	\$18.39	30	43.29%	1.47	229	88
Killeen-Temple-Fort Hood ²	*	*	*	*	*	*	*	*	*
Laredo	934	\$699,642	\$1,794	\$19.43	31	45.48%	1.41	17	11
Lubbock ²	*	*	*	*	*	*	*	*	*
McAllen-Edinburg-Mission	1,160	\$1,120,956	\$2,147	\$18.62	30	48.50%	1.45	48	22
San Antonio-New Braunfels	6,913	\$3,337,009	\$1,687	\$17.26	30	30.31%	1.43	87	17
Waco ²	*	*	*	*	*	*	*	*	*
Remainder of State (Outside Reported MSA)	9,791	\$4,425,667	\$1,577	\$22.09	30	43.37%	1.46	224	115
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	78,099	47,919,045						1,137	422

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING
1st Quarter, Calendar Year 2025

INSTALLMENT - AUTO TITLE

MSA Metropolitan Statistical Area	New Loans			Average Fees & Original Terms		Loans Originated & Refinanced During Quarter		Location Data	
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Amarillo ²	*	*	*	*	*	*	*	*	*
Austin-Round Rock-San Marcos	1,446	\$1,337,633	\$1,704	\$114.72	157	8.72%	1.47	45	21
Beaumont-Port Arthur	1,721	\$919,807	\$1,439	\$113.61	160	14.39%	1.45	23	17
Brownsville-Harlingen	1,358	\$765,879	\$1,292	\$101.95	160	3.97%	1.05	24	13
College Station-Bryan ²	*	*	*	*	*	*	*	*	*
Corpus Christi	1,026	\$627,385	\$1,326	\$104.39	155	5.25%	1.27	25	9
Dallas-Plano-Irving (Metropolitan Division)	7,067	\$5,970,585	\$1,593	\$104.30	153	7.20%	1.38	166	79
El Paso	1,408	\$1,239,144	\$1,340	\$106.24	155	3.40%	1.19	42	16
Fort Worth-Arlington (Metropolitan Division)	5,234	\$4,233,847	\$1,481	\$109.57	155	6.41%	1.27	109	53
Houston-Sugar Land-Baytown	16,019	\$11,220,691	\$1,484	\$104.14	155	5.86%	1.38	229	132
Killeen-Temple-Fort Hood	749	\$662,842	\$1,422	\$115.31	154	5.68%	1.18	15	7
Laredo	994	\$550,278	\$1,483	\$82.24	162	0.61%	1.00	17	9
Lubbock	797	\$493,810	\$1,184	\$126.11	154	17.19%	1.35	11	7
McAllen-Edinburg-Mission	3,472	\$2,499,105	\$1,677	\$97.58	163	5.58%	1.24	48	28
San Antonio-New Braunfels	3,182	\$2,955,232	\$1,391	\$102.93	154	2.70%	1.24	87	46
Waco	499	\$409,126	\$1,193	\$103.17	157	1.10%	1.00	10	7
Remainder of State (Outside Reported MSA)	9,717	\$5,579,662	\$1,350	\$115.96	158	9.71%	1.39	224	114
Out-of-State ²	*	*	*	*	*	*	*	*	*
Totals	55,413	40,187,695						1,137	564

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CREDIT ACCESS BUSINESS (CAB) QUARTERLY REPORTING

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REPOSSESSION FIGURES FOR TITLE LENDERS¹

MSA Metropolitan Statistical Area	Total Repossessions During Quarter	Total No. Active Accounts During Quarter	Repossession Rate per 100 Active Accounts
	All Title Loans Item #8	Item #2 + Item #10E	
Amarillo	105	1,105	9.50%
Austin-Round Rock-San Marcos	538	9,478	5.68%
Beaumont-Port Arthur	218	3,855	5.65%
Brownsville-Harlingen	189	3,521	5.37%
College Station-Bryan	22	698	3.15%
Corpus Christi	185	2,494	7.42%
Dallas-Plano-Irving (Metropolitan Division)	2,189	38,546	5.68%
El Paso	399	6,907	5.78%
Fort Worth-Arlington (Metropolitan Division)	1,205	18,042	6.68%
Houston-Sugar Land-Baytown	3,422	45,499	7.52%
Killeen-Temple-Fort Hood	157	2,219	7.08%
Laredo	195	2,864	6.81%
Lubbock	165	2,686	6.14%
McAllen-Edinburg-Mission	399	8,910	4.48%
San Antonio-New Braunfels	1,005	14,295	7.03%
Waco	157	1,690	9.29%
Remainder of State (Outside Reported MSA)	1,638	27,980	5.85%
Out-of-State	40	671	5.96%
Totals	12,228	191,460	6.39%

¹Includes both single payment and installment title loans.

METROPOLITAN STATISTICAL AREA COMPILATION

Dallas - Fort Worth - Arlington, TX		MSA
Dallas-Plano-Irving, TX Metropolitan Division		
Collin County	Ellis County	
Dallas County	Hunt County	
Delta County	Kaufman County	
Denton County	Rockwall County	
Fort Worth - Arlington, TX Metropolitan Division		
Johnson County	Tarrant County	
Parker County	Wise County	
Houston - Sugar Land - Baytown, TX		MSA
Austin County	Harris County	
Brazoria County	Liberty County	
Chambers County	Montgomery County	
Fort Bend County	San Jacinto County	
Galveston County	Waller County	
Amarillo, TX		MSA
Armstrong County	Potter County	
Carson County	Randall County	
Austin - Round Rock - San Marcos, TX		MSA
Bastrop County	Travis County	
Caldwell County	Williamson County	
Hays County		
Beaumont - Port Arthur, TX		MSA
Hardin County	Orange County	
Jefferson County		
Brownsville - Harlingen, TX		MSA
Cameron County		
College Station - Bryan, TX		MSA
Brazos County	Robertson County	
Burleson County		
Corpus Christi, TX		MSA
Aransas County	San Patricio County	
Nueces County		
El Paso, TX		MSA
El Paso County		



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

Killeen - Temple - Fort Hood, TX	MSA
Bell County	Lampasas County
Coryell County	
Laredo, TX	MSA
Webb County	
Lubbock, TX	MSA
Crosby County	Lubbock County
McAllen - Edinburg - Mission, TX	MSA
Hidalgo County	
San Antonio - New Braunfels, TX	MSA
Atascosa County	Guadalupe County
Bandera County	Kendall County
Bexar County	Medina County
Comal County	Wilson County
Waco, TX	MSA
McLennan County	